

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:	)	
David PINTSOV et al.	)	
Serial No.: 10/799,871	)	Art Unit: 2624
Filed: March 12, 2004	)	Examiner: David RASHID
For: SYSTEM AND METHOD FOR	)	Confirmation No.: 6131
AUTOMATIC SELECTION OF	)	
TEMPLATES FOR IMAGE-BASED	)	
FRAUD DETECTION	)	

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San Diego, California  
October 15, 2007

Mail Stop: Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**RESPONSE TO OFFICE ACTION**

In response to the non-final Office Action dated September 6, 2007, the following amendments and remarks are submitted for the Examiner's consideration.